

TRI-STATE BANK OF MEMPHIS

	CPP Disbursement Date 04/03/2009	Cert 16511	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$117	\$126	7.5%		
Loans	\$85	\$80	-5.3%		
Construction & development	\$0	\$0			
Closed-end 1-4 family residential	\$17	\$16	-7.8%		
Home equity	\$0	\$0	-24.0%		
Credit card	\$0	\$0	-13.8%		
Other consumer	\$1	\$1	-31.8%		
Commercial & Industrial	\$4	\$3	-9.4%		
Commercial real estate	\$56	\$54	-3.4%		
Unused commitments	\$4	\$7	62.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$4	-25.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$17	\$26	55.3%		
Cash & balances due	\$5	\$7	30.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$99	\$109	9.4%		
Deposits	\$92	\$104	12.2%		
Total other borrowings	\$6	\$4	-28.6%		
FHLB advances	\$6	\$4	-27.3%		
Equity					
Equity capital at quarter end	\$17	\$17	-2.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	14.4%	12.8%	--		
Tier 1 risk based capital ratio	19.5%	17.8%	--		
Total risk based capital ratio	20.8%	19.1%	--		
Return on equity ¹	-2.1%	-4.3%	--		
Return on assets ¹	-0.3%	-0.6%	--		
Net interest margin ¹	4.9%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	13.4%	12.5%	--		
Loss provision to net charge-offs (qtr)	479.8%	66.0%	--		
Net charge-offs to average loans and leases ¹	0.5%	10.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	9.6%	9.8%	0.4%	1.4%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	5.7%	1.4%	--
Other consumer	10.6%	1.0%	0.6%	1.9%	--
Commercial & Industrial	50.7%	37.9%	0.8%	-0.5%	--
Commercial real estate	18.5%	16.7%	0.0%	3.4%	--
Total loans	16.7%	15.0%	0.1%	2.5%	--